

ACI Worldwide Simplifies and Expedites Secure eCommerce Payments for Global Merchants

ACI unveils UP eCommerce Payments solution, empowering merchants to increase conversion rates

NEW YORK & LONDON--(BUSINESS WIRE)-- <u>ACI Worldwide</u> (NASDAQ: ACIW), a leading global provider of real-time <u>electronic payment solutions</u>, will unveil the next generation of eCommerce payments today at the eCommerce Disruption Opportunity executive summit. UP eCommerce Payments empowers merchants and the payment service providers (PSPs) that serve them to capitalize on the \$2.2 trillion global eCommerce opportunity by embracing payments innovation.

The SaaS-based UP eCommerce Payments solution is the realization of ACI's eCommerce strategy, which began with the 2014 acquisition of Retail Decisions (ReD) and its market-leading solution for preventing and managing eCommerce fraud. In 2015, ACI acquired PAY.ON and its robust global eCommerce payment gateway solution.

eCommerce provides merchants worldwide with incredibly lucrative revenue opportunities, but major impediments include the challenges of accepting locally-preferred payment methods as well as cross-border payment processing, especially for those restricted by legacy processing infrastructure. Merchants can rapidly expand and succeed anywhere in the world with ACI's global network of more than 350 alternative payment methods and acquirers in over 160 countries—the most extensive global network of payment connections in the market. This is augmented by extensive payments expertise, and global fraud prevention capabilities backed by expert risk analysis.

With the UP eCommerce Payments solution, the payments process doesn't impede the delivery of a seamless shopper experience. The solution includes plug-ins to all major eCommerce shopping cart solutions and relevant online payment methods for virtually any market, and it delivers unrivalled integrated payments and fraud capabilities (via a single sign-on), giving merchants the ability to:

- Accept customers' payments anywhere, anytime with easy integration of payment methods across multiple channels, and expedite shopper checkout with widget-based payment forms that embed within minutes
- Securely process payments with fully integrated, real-time fraud prevention and "all the time" analytics (as well as fully outsourced PCI compliance) supporting best-in-class accept, deny and challenge rates
- Facilitate local and cross-border growth through an open payments platform that provides technical connectivity to an extensive global network
- Flexibly build upon and leverage open platform technology based on RESTful API architecture

"To convert online shopper visits into sales revenue, merchants need to deliver a smooth customer journey every step in the purchase process, and the payment is the final link," said Paul Levine, president, Planet Payment Solutions.

"Regardless of channel or country, removing friction from the payments process is integral to maximizing conversions—ACI has not only solved this issue for merchants, but has also helped PSPs likes ours to significantly grow our revenues."

"Because today's consumers are dynamic and demanding, today's merchants are under ever-increasing pressure to deliver optimal customer experiences or risk customer attrition. In order to succeed and gain market share in this challenging environment, merchants must make payments a seamless part of the consumer experience, a daunting task," said Mike Braatz, chief product officer, ACI Worldwide. "UP eCommerce Payments makes eCommerce simple, global and secure."

UP eCommerce Payments will officially be launched later today at The eCommerce Disruption Opportunity executive summit held concurrently in New York and London. Global merchant and eCommerce innovators as well as payments leaders—such as Alipay, Allpago, arvato, Dominos, Kohl's, Rakuten and others—will be among the featured speakers. Sessions will spotlight disruptive changes facing the world of eCommerce and delve into how merchants can benefit from the eCommerce payments transformation to boost revenues, improve conversion rates and enhance customer loyalty.

About ACI Worldwide

ACI Worldwide, the <u>Universal Payments</u> (UP) company, powers electronic payments for more than 5,100 organizations around the world. More than 1,000 of the largest financial institutions and intermediaries as well as thousands of <u>global</u> <u>merchants</u> rely on ACI to execute \$14 trillion each day in payments. In addition, myriad organizations utilize our electronic bill

presentment and payment services. Through our comprehensive suite of software and SaaS-based solutions, we deliver real-time, any-to-any payments capabilities and enable the industry's most complete omni-channel payments experience. To learn more about ACI, please visit www.aciworldwide.com. You can also find us on Twitter @ACI Worldwide.

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